



#3

PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Nancy Williams, et al.

For: FINANCIAL MANAGEMENT METHOD AND SYSTEM

Assistant Commissioner for Patents
Washington, D.C.- 20231

DECLARATION AND POWER OF ATTORNEY

As a below named joint inventor, we hereby declare that:

1. Our residence, post office address, and citizenship are as stated below next to our names.
2. We believe we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

FINANCIAL MANAGEMENT METHOD AND SYSTEM

3. We have reviewed and understand the contents of the above-identified specification, including the claims.
4. We acknowledge the duty to disclose information which is material to the patentability of this application as defined by Title 37, Code of Federal Regulations, § 1.56.
5. We hereby claim foreign priority benefits under 35 U.S.C. §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

NONE

We hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

NONE

6. We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or 365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT

International application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose information which is material to patentability as defined in § 1.56 which became available between the filing date of any prior application(s) and the national or PCT international filing date of this application:

NONE

7. We hereby appoint:

Daniel F. Perez, Reg. No. 33,755
Ron Burns, Reg. No. 40,044

of the firm of BICKEL & BREWER, our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent application filed thereon before any international authorities under the Patent Cooperation Treaty;

Send correspondence to:

Daniel F. Perez
BICKEL & BREWER
4800 Bank One Center
1717 Main St.
Dallas, Texas 75201
(214) 653-4996

Attorney Docket No. 1881-03

8. We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of Inventor: Nancy Williams
Inventor's Signature: Nancy Williams
Date: 3/29/01

Residence (City, State): 111 Rock Rd.
Ridgefield, CT 06877

Citizenship: U.S.A.

Full name of Inventor: Daniel Krevis
Inventor's Signature: Daniel Krevis
Date: 4/2/07

Residence (City, State): 25 Whittingham Rd.
Baskins Ridge, NJ 07920

Citizenship: U.S.A.

Full name of Inventor: Laurie Winters
Inventor's Signature: Laurie Winters
Date: 4-1-01

Residence (City, State): 2240 Rhoda Place
Scotts Plains, NJ 07076

Citizenship: U.S.A.